

EXHIBIT IV-E

SAMPLE FLOOD PLAIN AND WETLANDS NOTICE

Early Public Notice

The City of Big Rock, Colorado, is considering a housing rehabilitation program for residences along Second Avenue between Main Street and Broad Street as a CDBG project under the Colorado program for non-entitlement areas. The project is located in the 100-year flood plain. The City is interested in discussing alternatives to this project and securing public perceptions of possible adverse impacts that could result from the project and possible minimization measures. A public hearing is scheduled on date and time to discuss the proposed project. Please attend or send written comments to: Alice Cleere, City Hall, Big Rock, Colorado. Comments will be received until (date, same as public hearing date).

Alice Cleere, Certifying Official

FOLLOWING PUBLICATION OF EARLY PUBLIC NOTICE, YOU MUST ALLOW AT LEAST FIFTEEN DAYS FOR COMMENT

Notice of Explanation

September 10, 2001

The City of Big Rock, Colorado intends to undertake a housing rehabilitation program for residences along Second Avenue between Main Street and Broad Street. This program will provide improved housing conditions for 15 low- and moderate-income families. This project is located in the 100 year flood plain of (name of stream). Proposed housing improvements cannot be undertaken in any other location as relocation costs would exceed available program resources. Failure to provide the rehabilitation assistance would result in the continued unsafe and unhealthy living conditions for the 15 families. It is the City's judgment after consideration of Executive Orders 11988 and 11990 that the improvements to the existing structures are worthwhile and should be made.

A more detailed description of the project and the FEMA flood maps are available for citizen review at City Hall, Big Rock, Colorado.

Alice Cleere
Certifying Official
City of Big Rock
City Hall
Big Rock, Colorado

POST OR PUBLISH THESE 2 NOTICES A MINIMUM OF 15 DAYS APART.

EXHIBIT IV-E, Cont.

EXAMPLE OF FLOODPLAIN EIGHT-STEP DECISION MAKING PROCESS

EXECUTIVE ORDER 11988

- STEP 1** Determine if proposed project is in or affects a floodplain.
Example: It was determined that Cheyenne Meadows South Division Filing No. 1 ASP 7428, Colorado Springs, CO, was located within the 100 Year Flood Plain, known as the Cheyenne Meadows Drainage Channel as addressed in the Final Environmental Impact Statement (EIS), HUD-EIS-O-1XG, dated December 14, 1999, and FEMA Flood Plain Maps, Community Panel No. _____, dated, _____.
- STEP 2** Involve the public in the decision-making - Public Hearing Required.
Example: The public, by way of the publication of the "Early Public Notice", was invited to comment upon printing of HUD Notice for Application on September 30, 2000. No comments were received. Notice was published in the Colorado Springs Gazette on September 16, 2000.
- STEP 3** Determine if there are any practical alternatives.
Example: No practical alternatives were available to the Developer as this project is part of a Master Planned Development accepted by HUD in 1990 under the final EIS (identified above) and the project has been ongoing even though the EIS expired in December, 1995. To seek an alternate site will cause undue economic hardships on the Developer and affect the timely completion of the Master Planned Development. Developer investment in this project precludes any withdrawal and project will still be completed with or without our approval.
- STEP 4** Identify the project's impacts.
Example: No adverse affects were identified. Developer's improvements to drainage channel will minimize flood risks to this development and other existing adjacent developments. Drainage channel improvements will effectively contain the 100 Year Flood Plain.
- STEP 5** Identify how the adverse affects will be minimized.
Example: No adverse project impacts were identified. The drainage and channel improvements will be owned by the City of Colorado Springs who was certified under HUD Local Area Certification procedures in November 2000.
- STEP 6** Reevaluate alternatives identified.
Example: No practical alternatives were identified. The project will improve and remove any adverse conditions. It is recommended that the project continue.
- STEP 7** Announce and explain the decisions of the review to the public.
Example: A Notice of Explanation was published in the Gazette on November 29, 2000 and comment was again invited. No comments were received.
- STEP 8** Implement the project with the appropriate mitigation.
Example: A decision was made to proceed with the project on December 15, 2000.

Mitigation - Any lots platted within the 100 Year Flood Plain are ineligible for HUD/FHA Mortgage Insurance and Developer Assurance required. No lots will be platted in the 100 Year Flood Plain.